61. **PLAN LOAN PROVISIONS (7.06).** (Complete this question only if 43(b) has been selected. Choose one or more of (a) through (h) if applicable.)

   (a) **Limitation of Loan Amount.** (Choose (1) or one or both of (2) and (3)):

      1. [X] May not borrow less than $1,000 in any single loan.

      2. [ ] May not borrow less than $_________ (not more than $1,000) in any single general purpose loan.

      3. [ ] May not borrow less than $_________ for any single residential loan.

   (b) **Home loans.** The Plan will permit loan repayment periods over 5 years for loans used to acquire a Participant’s principal residence. The term for a home loan will be up to *(Choose (1) or (2)):

      1. [X] 10 years.

      2. [ ] _______ years.

   (c) **Leaves of absence (military).** For a period of a military leave of absence, the Plan Administrator *(Choose (1) or (2)):

      1. [X] Will suspend loan payments.

      2. [ ] Will not suspend loan payments.

   (d) **Purpose (Choose (1) or (2)):

      1. [X] Any reasonable purpose.

      2. [ ] May not borrow except for: ____________________________.

   (e) **Terminated employees.** Loans to terminated employees *(Choose (1) or (2)):

      1. [X] are allowed

      2. [ ] are not allowed

   (f) **Number of Loans.** A Participant may not have more than ___ loans outstanding at any time.

   (g) **Limitation on sources.** A Participant may only take a loan from the accounts attributable to the following accounts subject to limitations of the Investment Arrangement Documentation: *(Choose one or more of (1) through (8) as applicable.)*

      1. [X] Pre-Tax Elective Deferrals

         a. [ ] Matched

         b. [X] Unmatched

      2. [ ] Roth Elective Deferrals

         a. [ ] Matched

         b. [ ] Unmatched

      3. [ ] Matching Contributions (including any Safe Harbor Matching Contributions and Additional Matching Contributions)

      4. [X] Nonelective Contributions (including any Safe Harbor Nonelective Contributions)

      5. [X] Rollovers

      6. [X] Mandatory Employee Contributions

         a. [ ] Matched

         b. [X] Unmatched

      7. [X] Employee (after-tax) Contributions

         a. [ ] Matched

         b. [X] Unmatched

      8. [ ] Describe: ____________________________ *(specify account(s) and conditions in a manner that is definitely determinable and not subject to Employer discretion; i.e., Unmatched Elective Deferrals)*

   (i) **Loan Interest Rate.** The interest rate on a Plan loan will be: *(Choose 1. or 2.):*

      1. [X] Fixed. Fixed at Federal Reserve Board Bank Rate plus 1%.
2. [ ] Specified rate: ____________________________

62. **ROLLOVER CONTRIBUTIONS (3.08, 7.04(A)(1)).** *(Complete this question only if 44(b) has been selected)*

**Eligibility.** *(Choose (a), (b) or (c))*

(a) [ ] By pre-participation Eligible Employees and Participants.

(b) [X] By Participants only.

(c) [ ] By Participants who are also Employees.

**Source.** Rollovers will be accepted from the following *(Choose all that apply):*

(d) [X] Eligible 403(b), 401(a)/(k) and 457(b) plans of governmental employers.

(e) [X] IRAs.

**Distributions of Rollovers.** Distributions are allowed at any time unless otherwise elected below. *(Choose if applicable)*

(f) [ ] Participants may request distribution of rollover contributions only at the earliest time they are otherwise entitled to a distribution from the Plan.